

Exciting plans for Maryland subsidized groups

New Options for Small Businesses in Maryland

The state of Maryland is offering a new subsidy program for small group businesses through the Maryland Health Care Commission's Health Insurance Partnership (MHCC). For more information, visit <http://mhcc.maryland.gov/partnership/benefits.aspx>.

Aetna Small Group in Maryland has two plan offerings that qualify for this new program. These health benefits plans offer real solutions to rising health care costs. Aetna's plans include well-child visits and adult preventive services covered with no deductible.

PLAN OPTIONS	MD HMO No-Referral HSA-Compatible 1.2**	MD HMO No-Referral HSA-Compatible 2.1**
MEMBER BENEFITS	In-Network No Referral Needed	In-Network No Referral Needed
Calendar Year Deductible**	\$1,200 employee \$2,400 family	\$2,000 employee \$4,000 family
Routine Physical Exams (Includes Children 14-18 years)	\$0 copay (deductible waived)	\$0 copay (deductible waived)
Well-Baby/Child Exams/ Immunizations (0-13 years)	\$0 copay (deductible waived)	\$0 copay (deductible waived)
Routine GYN Exams (Limited to one exam and Pap smear every 365 days.)	\$0 copay (deductible waived)	\$0 copay (deductible waived)
Routine Mammograms (Age and frequency schedules apply)	\$0 copay (deductible waived)	\$0 copay (deductible waived)
Primary Physician Office Visit	\$20 copay after deductible	\$0 copay after deductible
Specialist Office Visit	\$30 copay after deductible	\$0 copay after deductible
Prescription Drugs: 30-day supply	\$15/\$25/\$40 after deductible	\$0 after deductible

*This is a partial description of benefits available; for more information, refer to the specific plan design summary.

**"No Referral" Provision: A member will pay the Primary Physician Office Visit copay when the member obtains covered benefits from any participating primary care physician. Members will pay the Specialist Office Visit copay when the member obtains covered benefits from any participating specialist.

**The Individual Deductible can only be met when a member is enrolled for self-only coverage with no dependent coverage. The Family Deductible can be met by a combination of family members or by any single individual within the family. Once the Family Deductible is met, all family members will be considered as having met their Deductible for the remainder of the calendar year.

Health benefits plans are offered/underwritten by Aetna Health Inc. (Aetna).

Health benefits plans contain exclusions and limitations. This material is for information only and is not an offer or invitation to contract. Information subject to change. Investment services are independently offered through JPMorgan Institutional Investors, Inc., a subsidiary of JPMorgan Chase Bank. The information provided by the Simple Steps To A Healthier Life program is not meant to be either a recommendation for medical treatment or a diagnosis of medical condition. Participants should consult their health care provider for the advice and care appropriate for their specific medical needs. The Health Assessment is used in a variety of ways to support Aetna products and services that help members manage their health. Aetna will use members' Health Assessment information in compliance with all applicable state and federal law, including the Health Insurance Portability and Accountability Act (HIPAA) privacy and security rules.

For more information on the MHCC program visit <http://mhcc.maryland.gov/partnership/benefits.aspx>

Inclusive of these benefits plans is access to Simple Steps To A Healthier Life®

Simple Steps To A Healthier Life is an online wellness program that can help your employees take a more active role in managing their health.

Key features

- Secure and HIPAA-compliant online Health Assessment that evaluates many factors of their health
- Personalized action plan
- Printable Health Summary they can share with their doctor

For more information on Simple Steps or Aetna products and services, contact your broker or Aetna at 1-866-71-AETNA (1-866-712-3862).

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